

### **Overview**

- Why the region needs more affordable housing
- Regional topics (discussion breakouts after lunch)
  - Continuum of Rental Housing Options From Supportive Housing to Workforce Housing
  - Single Family Rehabilitation and New Construction

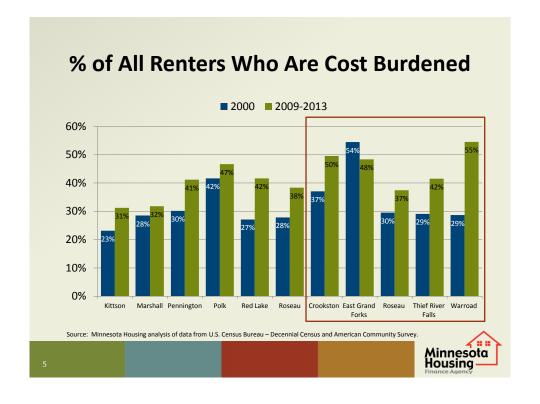


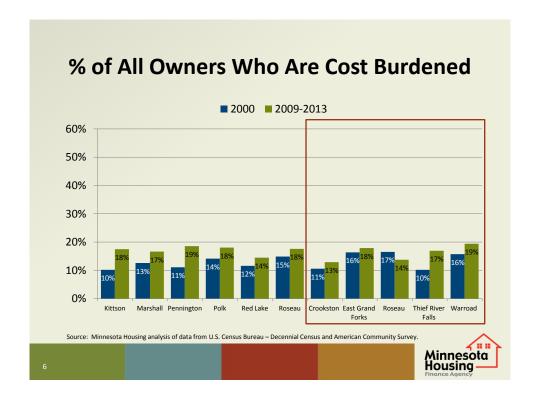
**Region Needs More Affordable Housing** 

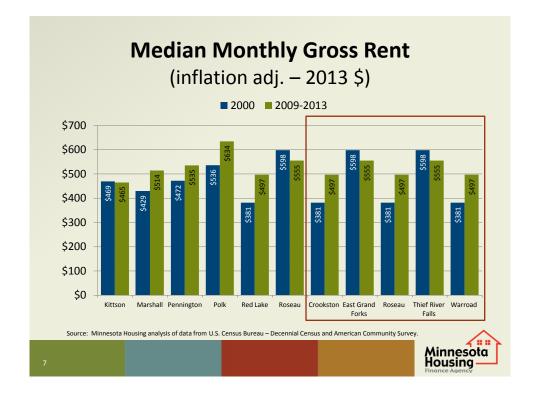
- Number of cost burdened households is increasing
- Housing costs are rising faster than incomes

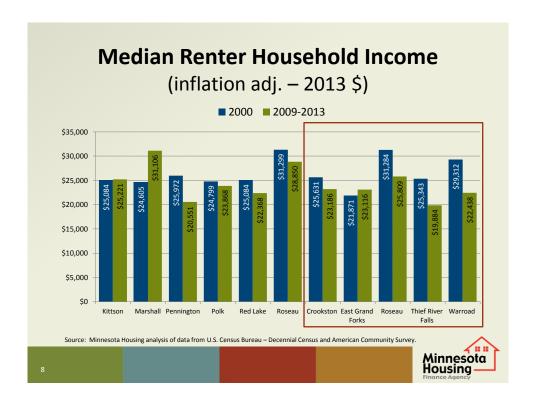


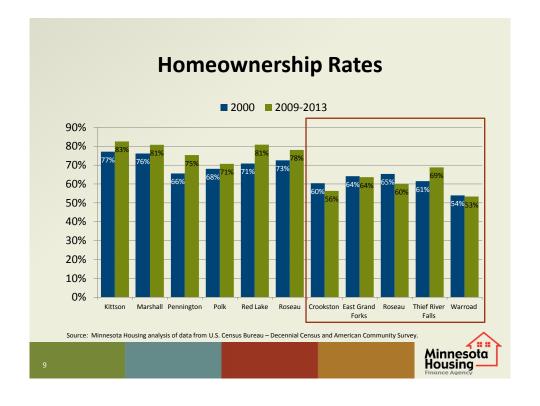
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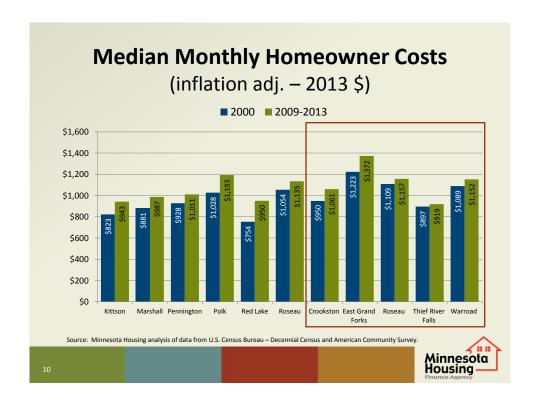


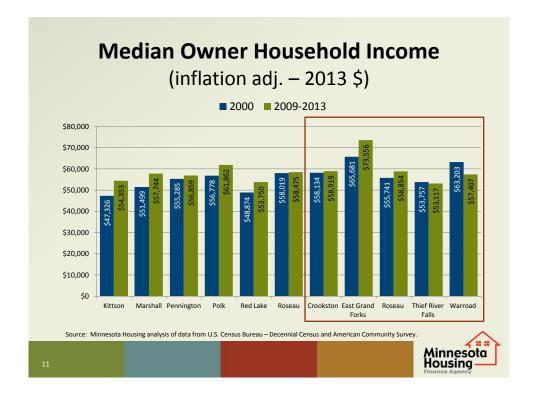










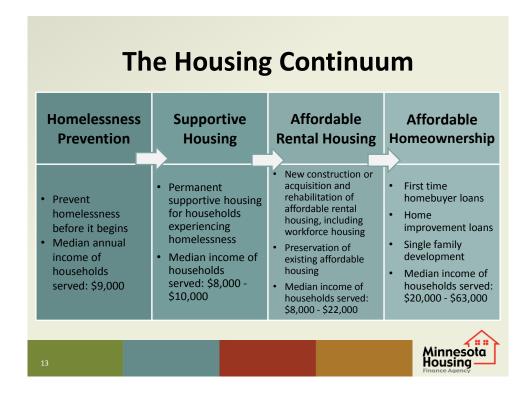


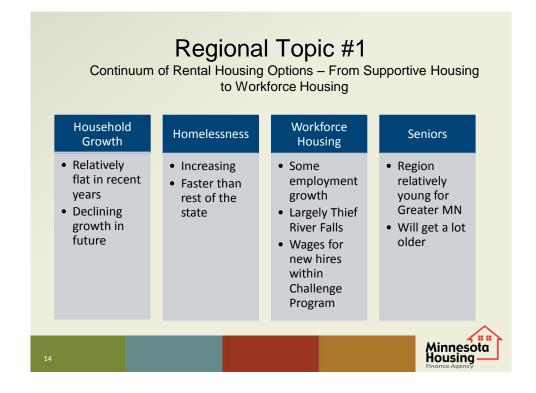
### **Regional Topics**

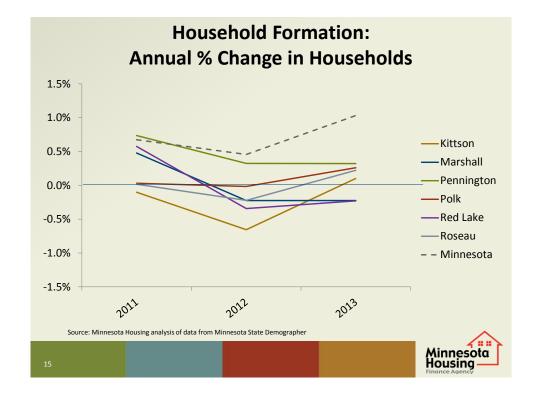
- Continuum of Rental Housing Options From Supportive Housing to Workforce Housing
- Single Family Rehabilitation and New Construction

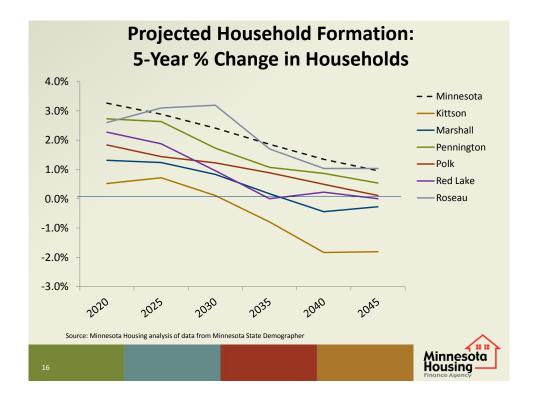


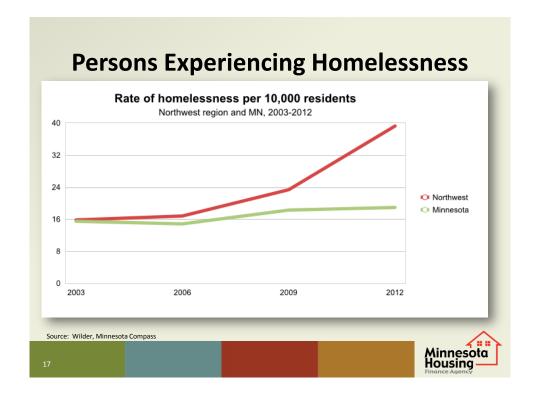
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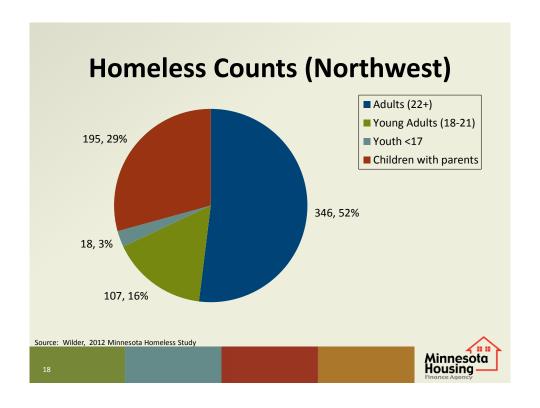


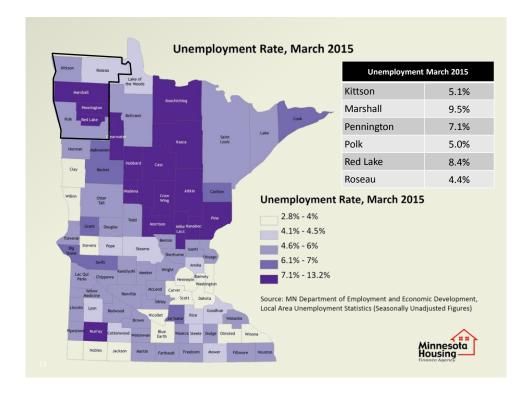


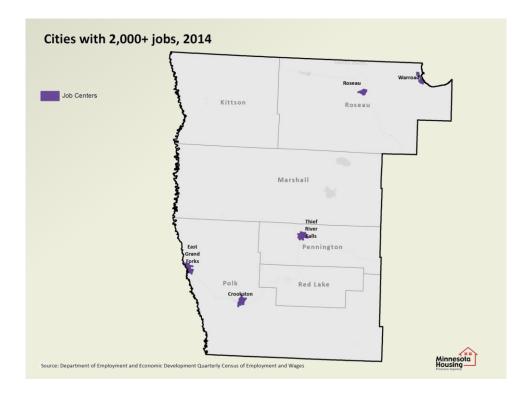












## Regional Job Change 2006-2009 & 2009-2014

County/City	2006 Jobs	2009 Jobs	Change 2006-2009	2014 Jobs	Change 2009- 2014
Kittson	1,505	1,400	(105)	1,472	72
Marshall	2,339	2,176	(163)	2,354	178
Pennington	8,756	8,880	124	10,183	1,303
- Thief River Falls	n/a	7,458	n/a	8,756	1,298
Polk	12,525	12,347	(178)	12,068	(279)
-Crookston	4,818	5,117	299	4,970	(147)
- East Grand Forks	3,700	2,749	(951)	2,705	(44)
Red Lake	1,146	1,207	61	1,019	(188)
Roseau	9,395	8,511	(884)	8,877	366
- Roseau	4,312	3,401	(911)	3,857	456
- Warroad	1,230	3,730	2,500	3,143	(587)
TOTAL	35,666	34,521	(1,145)	35,973	1,452

 $Source: \ MN\ Dept.\ of\ Employment\ and\ Economic\ Development,\ Quarterly\ Census\ of\ Employment\ and\ Wages.$ 

Note: Data excludes farm jobs.

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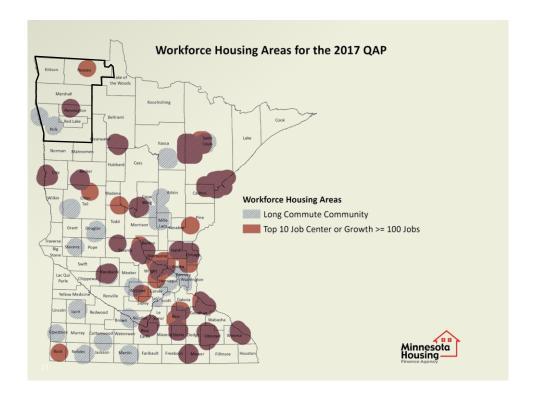
# Change in Number of Jobs and Wages 2009-2014

Industry	2009 Jobs	2014 Jobs (First Three Quarters)	Change in Jobs 2009-2014	Average Weekly wage 2014
Manufacturing	7,362	7,738	376	\$886
Public Administration	2,130	2,037	(93)	\$812
Financial Activities	946	952	6	\$796
Construction	896	997	101	\$770
Professional and Business Services	772	1,517	745	\$759
Education and Health Services	8,635	8,053	(582)	\$675
Trade, Transportation and Utilities	8,158	9,087	929	\$667
Information	139	465	326	\$637
Natural Resources and Mining	695	838	143	\$597
Other Services	1,117	1,011	(106)	\$348
Leisure and Hospitality	3,077	3,015	(62)	\$238
Total, All Industries	34,521	35,973	1,452	\$706

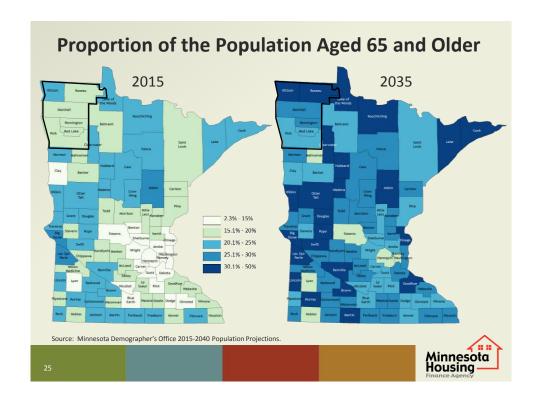
Source: MN Dept. of Employment and Economic Development, Quarterly Census of Employment and Wages.

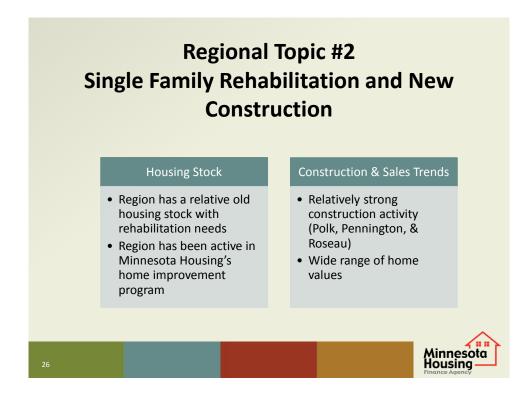
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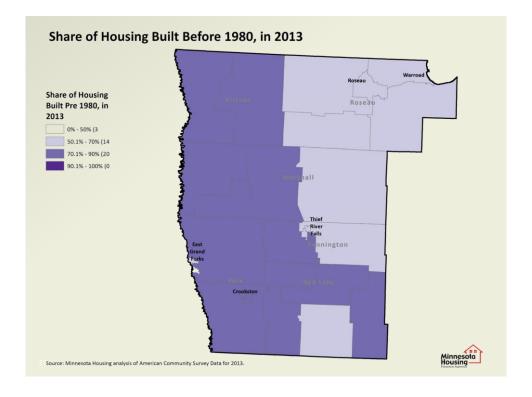


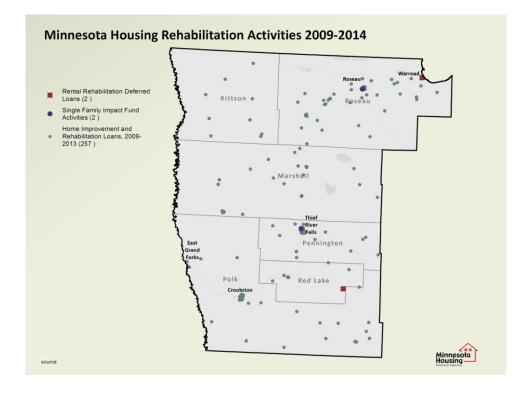


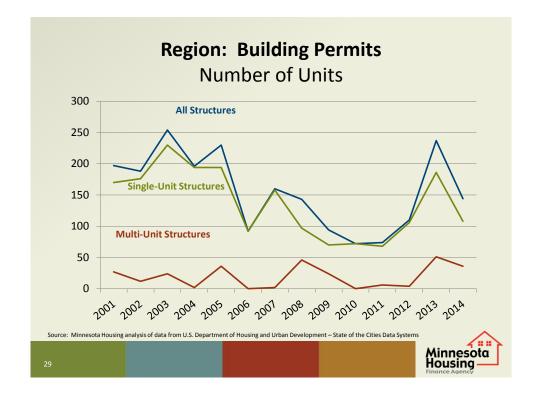
2013 New Hire Wages and Challenge Income Limits							
	Income Limits for Rental Housing under Challenge	Median Hourly Wage of New Hires	Annual Income with Median New Hire Wage & Full Time	Share of New Hire Jobs with Wages within Challenge Limits for Rental	Median Renter Household Income	Median Home- owner Household Income	
Crookston	\$58,000	\$11.51	\$23,932	95.9%	\$24,458	\$62,194	
E. Grand Forks	\$58,000	\$9.94	\$20,680	97.1%	\$25,038	\$71,652	
Roseau	\$58,000	\$11.95	\$24,866	90.7%	\$22,500	\$60,000	
Thief River Falls	\$58,000	\$12.20	\$25,386	94.3%	\$21,418	\$52,057	
Source: DEED analysis of wage data and Minnesota Housing analysis of data from the U.S. Census Bureau's American Community Survey							
24						Minnesota Housing — Finance Agency	

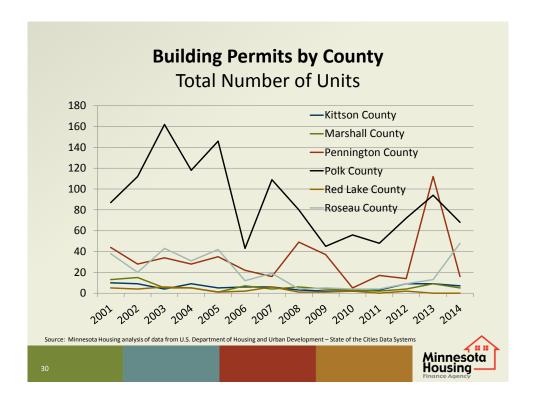












Crookston

	Median Sales Price	Number of Sales
Kittson	\$48,500	2
Marshall	\$148,500	157
Pennington	\$127,900	55
Polk	\$82,000	51
Red Lake	\$57,900	6
Roseau	\$97,000	147

# Recent Affordable Housing Investments & Activities

- Rental and Homeownership
  - USDA Rural Development
  - Greater Minnesota Housing Fund
  - Minnesota Housing



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# Affordable Housing Investments in the Region Nearly 1,000 units in the last three years

	Greater Minnesota Housing Fund		Minnesota Housing		USDA Rural Development	
County	Loans	Units	Loans	Units	Loans	Units
Kittson	-	-	2	2	10	10
Marshall	-	-	24	24	36	36
Pennington	2	42	64	112	192	192
Polk	1	98	49	49	90	90
Red Lake	2	17	10	17	25	25
Roseau	8	14	67	136	79	79
<b>Total Loans</b>	13	171	216	340	432	432

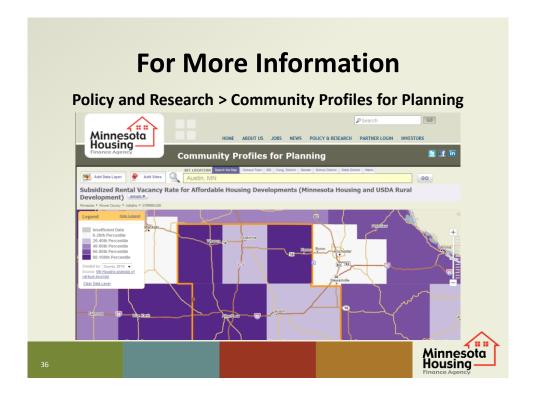
Source: Minnesota Housing, Greater Minnesota Housing Fund, and USDA Rural Development. 2012-2015 (to date). Includes single family and multifamily activities (does not include Rental Assistance).

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Minnesota Housing







# For More Information Contact: John Patterson Director of Planning, Research & Evaluation Minnesota Housing john.patterson@state.mn.us